Allowable Subject Matter

Claims 225-232,234-255 are allowed.

EXAMINER'S AMENDMENT

An examiner's amendment to the record appears below. Should the changes and/or

additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR

1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the

payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with

Joseph Curtin on 12 December 2008.

The application has been amended as follows:

Claims 200-224 have been canceled and claims 225 and 241 have been amended as

in the attached copy of the claims.

See attached clean version of claims 225 and 241 as provided by applicant and requested by

Examiner.

225.   (amended)   A method for controlling access to a service <u>over a computer network</u>,
comprising:

  receiving a request <u>over the computer network</u> from a user to establish a

communication between the user and the service;

  receiving information <u>over the computer network, the information being</u>

associated with the user;

  accessing a database;

comparing the received information associated with the user with information stored in the database;

requesting billing information associated with the user when the received information associated with the user passes the comparison with the information stored in the database;

issuing an approval signal to enable establishment of the communication if the user passes the comparison, and a cost for the communication is determined to not exceed a predetermined credit limit for the user;

issuing a temporary block signal to temporarily block establishment of the communication if the user passes the comparison, but the cost for the communication is determined to exceed the predetermined credit limit for the user; and

establishing the communication between the user and the service <u>over the computer network</u> after the requested billing information associated with the caller is received.

241.   (amended)   A method for controlling access to a service <u>over a computer network,</u> comprising:

receiving a request <u>over the computer network</u> from a user to establish a communication between the user and the service;

receiving information <u>over the computer network, the information being</u> associated with the user;

accessing a database;

comparing the received information associated with the user with information stored in the database;

requesting information associated with a credit account if the received information associated with the user passes the comparison with the information stored in the database;

issuing an approval signal to enable establishment of the communication if the user passes the comparison, and a cost for the communication is determined to not exceed a predetermined credit limit for the user;

issuing a temporary block signal to temporarily block establishment of the communication if the user passes the comparison, but the cost for the communication is determined to exceed the predetermined credit limit for the user; and

establishing the communication between the user and the service <u>over the computer network</u> after the requested information associated with a credit account is received.

The following is an examiner's statement of reasons for allowance:

The overall claimed combination of a method for controlling access to a service over the computer network by: receiving a request over the computer network from a user to establish a communication between the user and the service; receiving information over the computer network associated with the user; accessing a database; comparing the received information associated with the user with information stored in the database; requesting billing information associated with the user when the received information associated with the user passes the comparison with the information stored in the database; issuing an approval signal to enable establishment of the communication if the user passes the comparison, and a cost for the communication is determined to not exceed a predetermined credit limit for the user; issuing a temporary block signal to temporarily block establishment of the communication if the user

passes the comparison, but the cost for the communication is determined to exceed the predetermined credit limit for the user; and establishing the communication between the user and the service over the computer network after the requested billing information associated with the caller is received is neither anticipated nor rendered obvious by the prior art.

Liu discloses a method for performing a transaction using a communication network receiving a request issued by a communication device of a user making the request, via the communication network, to perform a requested transaction; but does not disclose issuing an approval signal to enable establishment of the communication when the user passes the comparison, and a cost for the communication is determined to not exceed a predetermined credit limit for the user; and issuing a temporary block signal to temporarily block establishment of the communication when the user passes the comparison, but the cost for the communication is determined to exceed the predetermined credit limit for the user.

No 35 USC 101 rejection is being made because the claims, as written, because the computer network is not merely a field of use and is recited in the preamble and tied into the body of the claims.

The prior art made of record and not relied upon is considered pertinent to applicant's disclosure. Anonymous (Nov. 20, 1996) disclose technology to stop application and identity fraud before the credit approval. Stroud discloses new technology in credit card technologies. Philbrick discloses the use of factoring in international commercial transaction and the need for legal uniformity as applied to factoring transaction between the US and Japan.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to KELLY CAMPEN whose telephone number is (571)272-6740. The examiner can normally be reached on Monday-Thursday.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Alexander Kalinowski can be reached on (571) 272-6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Kelly Campen
Examiner
Art Unit 3691

/ksc/

/Hani M. Kazimi/
Primary Examiner, Art Unit 3691